

United States Bankruptcy Court
Eastern District of Michigan
Southern Division-Detroit

IN RE: Jillian Miranda Phillips,

Chapter 13
CASE NO: 15-49932
JUDGE: Mark A. Randon

Debtor. /

ORDER CONFIRMING PLAN

The Debtors' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtors' Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of Kostopoulos & Associates, PLLC, Attorneys for the Debtors, for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$3,500.00 in fees and \$ 0 in expenses, and that the portion of such claim which has not already been paid, to-wit: \$3,460.00 shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtors shall maintain all policies of insurance on all property of the Debtors and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows:

1. Cavalry has a secured claim for debtor's 2008 Kawasaki motorcycle that is added as a Class 5.1 claim with a total balance of \$2,256.71 at 6% interest rate to be paid in equal monthly payments of \$68.66 to be paid by the Trustee.
2. Nationstar Mortgage LLC's arrears claim in Class 4.2 (Pacer Claim #10) is a total of \$2,425.28 to be paid in 36 months in estimated monthly payments of \$67.37.
3. Michigan First Credit Union's secured claim in Class 5.1 (Pacer Claim #9) secured by the 2005 Volvo is paid in full and the automatic stay was lifted on September 3, 2015.
4. The Plan Payment shall increase to \$2,252.19 per month effective 2-3-16.
5. Nationstar Mortgage post-petition mortgage fees are a class 5.2 claim of \$1,000 to be paid by the trustee.

Approved:

/s/ Krispen S. Carroll

Chapter 13 Standing Trustee
Krispen S. Carroll (P49817)
Margaret Conti-Schmidt (P42945)
Maria Gotsis (P67107)
Staff Attorneys

/s/ LaToya Larkin

LaToya Larkin (P71569)
Attorney for Debtor
31201 Chicago Rd. Suite C-102
Warren, MI 48093
(586) 574-0916
law@kostopouloslawyers.com

719 Griswold, Suite 1100
Detroit, MI 48226
(313) 962-5035

/s/ Michael P. Hogan

Michael P. Hogan (P63074)
Attorney for Creditor Nationstar Mortgage LLC
23938 Research Dr. Suite 300
Farmington Hills, MI 48335
(248) 539-7400
mhogan@sspclegal.com

/s/ TAMARA A. WHITE (P57276)

Tamara A. White (P57276)
Attorney for Creditor Michigan First C.U.
28366 Franklin Rd
Southfield, MI 48034
(248) 352-4340
bankruptcy@holzmanlaw.com

Signed on February 09, 2016

/s/ Mark A. Randon

Mark A. Randon
United States Bankruptcy Judge